

Amendments to the Claims:

This list of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

Claims 1-44 (canceled)

Claim 45 (previously presented): A financial accounting system, comprising:

a financial accounting computer having at least one file;

at least one financial transaction computer programmed to receive data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

a network for transferring said data inputs from said at least one financial transaction computer to said at least one file of said financial accounting computer; and

wherein said financial accounting computer is programmed to provide interactive access between said financial accounting computer and said at least one user and/or an agent of said at least one user for said user and/or said agent to perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 46 (previously presented): The system of Claim 45, wherein said at least one other entity is a merchant.

Claim 47 (previously presented): The system of Claim 45, wherein said at least one other entity is a financial institution.

Claim 48 (previously presented): The system of Claim 45, wherein said at least one other entity is a bank.

Claim 49 (previously presented): The system of Claim 45, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

Claim 50 (previously presented): The system of Claim 45, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

Claim 51 (previously presented): The system of Claim 45, wherein said at least one financial transaction computer is operated by said at least one other entity.

Claim 52 (previously presented): The system of Claim 45, further comprising at least one other financial transaction computer programmed to transfer other data inputs to said file of said financial accounting computer.

Claim 53 (canceled)

Claim 54 (previously presented): The system of Claim 45, wherein the data inputs are transferred from said at least one financial transaction computer to said file of said financial accounting computer at the time of the transaction.

Claims 55-57 (canceled)

Claim 58 (previously presented): The system of Claim 45, wherein said financial accounting computer is programmed to allow said user and/or said agent to perform two or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 59 (previously presented): The system of Claim 45, wherein said financial accounting computer is programmed to allow said user and/or said agent to perform three or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 60 (previously presented): The system of Claim 45, wherein said financial accounting computer is programmed to allow said user and/or said agent to perform all of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 61 (previously presented): A computer assisted method for providing financial accounting, comprising:

establishing at least one file on a financial accounting computer;

establishing data inputs on at least one financial transaction computer programmed to receive said data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said at least one financial transaction computer to said at least one file of said financial accounting computer; and

providing interactive access between said financial accounting computer and said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 62 (previously presented): The method of Claim 61, wherein said at least one other entity is a merchant.

Claim 63 (previously presented): The method of Claim 61, wherein said at least one other entity is a financial institution.

Claim 64 (previously presented): The method of Claim 61, wherein said at least one other entity is a bank.

Claim 65 (previously presented): The method of Claim 61, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

Claim 66 (previously presented): The method of Claim 61, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

Claim 67 (previously presented): The method of Claim 61, wherein said financial transaction computer is operated by said at least one other entity.

Claim 68 (original): The method of Claim 61, further comprising transferring data inputs from at least one other financial transaction computer to said file of said financial accounting computer.

Claim 69 (previously presented): The method of Claim 61, wherein said data inputs are transferred from said at least one financial transaction computer to said file of said accounting computer via a communication network.

Claim 70 (previously presented): The method of Claim 61, wherein the data inputs are transferred from said at least one financial transaction computer to said file of said financial accounting computer at the time of the transaction.

Claims 71-73 (canceled)

Claim 74 (previously presented): The method of Claim 61, wherein said user and/or said agent can perform two or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 75 (previously presented): The method of Claim 61, wherein said user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 76 (previously presented): The method of Claim 61, wherein said user and/or said agent can perform all of the activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 77 (original): The method of Claim 61, further comprising generating an accounting statement from said file of said financial accounting computer.

Claim 78 (currently amended): A computer readable medium containing instructions which, when executed by a processor, ~~controls~~ enables a method for providing financial accounting, comprising:

establishing a file on a financial accounting computer;

establishing data inputs on at least one financial transaction computer programmed to receive said data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said at least one financial transaction computer to said at least one file of said financial accounting computer; and

providing interactive access between said financial accounting computer and said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 79 (previously presented): The computer readable medium of Claim 78, further comprising generating an accounting statement from said file of said financial accounting computer.

Claim 80 (currently amended): An apparatus for providing financial accounting, comprising:

at least one file on a financial accounting computer;

~~means for establishing data inputs on~~ at least one financial transaction computer programmed to receive ~~[[said]]~~ data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

means for transferring said data inputs from said at least one financial transaction computer to said at least one file of said financial accounting computer; and

~~means for providing wherein said financial accounting computer is~~
programmed to provide interactive access between said financial accounting computer and said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform one or more activities selected from the group consisting of entering, deleting, adjusting and processing said data inputs.

Claim 81 (original): The apparatus of Claim 80, further comprising means for generating an accounting statement from said file of said financial accounting computer.

Claim 82 (canceled)

Claim 83 (previously presented): A financial accounting system, comprising:
a financial accounting computer having at least one file;
at least one financial transaction computer programmed to receive data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

a network for transferring said data inputs from said at least one financial transaction computer to said at least one file of said financial accounting computer; and
wherein said financial accounting computer is programmed to provide interactive access between said financial accounting computer and said at least one user and/or an agent of said at least one user for said user and/or said agent to perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 84 (previously presented): The system of Claim 83, wherein said at least one other entity is a merchant.

Claim 85 (previously presented): The system of Claim 83, wherein said at least one other entity is a financial institution.

Claim 86 (previously presented): The system of Claim 83, wherein said at least one other entity is a bank.

Claim 87 (previously presented): The system of Claim 83, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

Claim 88 (previously presented): The system of Claim 83, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

Claim 89 (previously presented): The system of Claim 83, wherein said at least one financial transaction computer is operated by said at least one other entity.

Claim 90 (previously presented): The system of Claim 83, further comprising at least one other financial transaction computer programmed to transfer other data inputs to said file of said financial accounting computer.

Claim 91 (previously presented): The system of Claim 83, wherein said network comprises a modem.

Claim 92 (previously presented): The system of Claim 83, wherein the data inputs are transferred from said at least one financial transaction computer to said file of said financial accounting computer at the time of the transaction.

Claims 93-95 (canceled)

Claim 96 (previously presented): The system of Claim 83, wherein said financial accounting computer is programmed to allow said user and/or said agent to perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 97 (previously presented): The system of Claim 83, wherein said financial accounting computer is programmed to allow said user and/or said agent to perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 98 (previously presented): The system of Claim 83, wherein said financial accounting computer is programmed to allow said user and/or said agent to perform all of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 99 (previously presented): A computer assisted method for providing financial accounting, comprising:

establishing at least one file on a financial accounting computer;
establishing data inputs on at least one financial transaction computer programmed to receive said data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;
transferring said data inputs from said at least one financial transaction computer to said at least one file of said financial accounting computer; and
providing interactive access between said financial accounting computer and said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 100 (previously presented): The method of Claim 99, wherein said at least one other entity is a merchant.

Claim 101 (previously presented): The method of Claim 99, wherein said at least one other entity is a financial institution.

Claim 102 (previously presented): The method of Claim 99, wherein said at least one other entity is a bank.

Claim 103 (previously presented): The method of Claim 99, wherein said financial transactions include the sale of goods from said at least one other entity to said at least one user.

Claim 104 (previously presented): The method of Claim 99, wherein said financial transactions include the sale of services from said at least one other entity to said at least one user.

Claim 105 (previously presented): The method of Claim 99, wherein said at least one financial transaction computer is operated by said at least one other entity.

Claim 106 (previously presented): The method of Claim 99, further comprising transferring data inputs from at least one other financial transaction computer to said file of said financial accounting computer.

Claim 107 (previously presented): The method of Claim 99, wherein said data inputs are transferred from said at least one financial transaction computer to said file of said accounting computer via a communication network.

Claim 108 (previously presented): The method of Claim 99, wherein the data inputs are transferred from said at least one financial transaction computer to said file of said financial accounting computer at the time of the transaction.

Claims 109-111 (canceled)

Claim 112 (previously presented): The method of Claim 99, wherein said at least one user and/or said agent can perform three or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 113 (previously presented): The method of Claim 99, wherein said at least one user and/or said agent can perform four or more of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 114 (previously presented): The method of Claim 99, wherein said at least one user and/or said agent can perform all of the activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 115 (previously presented): The method of Claim 99, further comprising generating an accounting statement from said at least one file of said financial accounting computer.

Claim 116 (currently amended): A computer readable medium containing instructions which, when executed by a processor, ~~controls~~ enables a method for providing financial accounting, comprising:

establishing a file on a financial accounting computer;

establishing data inputs on at least one financial transaction computer programmed to receive data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

transferring said data inputs from said at least one financial transaction computer to said at least one file of said financial accounting computer; and

providing interactive access between said financial accounting computer and said at least one user and/or an agent of said at least one user so that said user and/or said

agent can perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 117 (previously presented): The method of Claim 116, further comprising generating an accounting statement from said at least one file of said financial accounting computer.

Claim 118 (currently amended): An apparatus for providing financial accounting, comprising:

at least one file on a financial accounting computer;

~~means for establishing data inputs on~~ at least one financial transaction computer programmed to receive [[said]] data inputs, said data inputs including electronically recorded financial transactions made between at least one user and at least one other entity;

means for transferring said data inputs from said at least one financial transaction computer to said at least one file of said financial accounting computer; and

~~means for providing wherein said financial accounting computer is~~
programmed to provide interactive access between said financial accounting computer and said at least one user and/or an agent of said at least one user so that said user and/or said agent can perform at least two activities selected from the group consisting of entering, deleting, reviewing, adjusting and processing said data inputs.

Claim 119 (previously presented): The apparatus of Claim 118, further comprising means for generating an accounting statement from said file of said financial accounting computer.

Claim 120 (canceled)